

Fill in this information to identify your case:

Debtor 1 Henry Richard Grosskopf
First Name Middle Name Last Name

Debtor 2 Angela Marie Grosskopf
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS

Case Number _____
(If known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed

Official Form 113 Chapter 13 Plan

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtors(s) will make regular payments to the trustee as follows:

\$ 650.00 per month for 36 months

Insert additional lines if necessary.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

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2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment): _____

2.3 Income tax refunds

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
☐ Debtor(s) will treat income tax refunds as follows:

2.4 Additional payments.

Check one.

- ☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$ 23,400.00.

Part 3: Treatment of Secured Claims**3.1 Maintenance of payments and cure of default, if any.**

Check one.

- ☒ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☐ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
☒ The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Global Lending Service	2017 Ford Fusion with over 21,000 miles	\$ 20,759.00	7.00%	\$ 456.47	\$ 24,460.05
Disbursed by:					
<input checked="" type="checkbox"/> Trustee					
<input type="checkbox"/> Debtor(s)					

3.4 Lien avoidance.

Check one.

- ☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

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3.5 Surrender of collateral.*Check one.*

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 5.70 % of plan payments; and during the plan term, they are estimated to total \$ 1,333.80.

4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$ 4,000.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.*Check one.*

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.*Check one.*

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☐ The sum of \$_____.

☒ 10 % of the total amount of these claims, an estimated payment of \$ 2,266.18.

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.
 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

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Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

- ☐ plan confirmation.
☒ entry of discharge.
☐ other: _____.

Part 8: Nonstandard Plan Provisions**8.1 Check "None" or List Nonstandard Plan Provisions**

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Trustee will be the disbursing agent for pre-confirmation adequate protection payments of \$207.59 to Global Lending Service.

Part 9: Signature(s):**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if must sign below.

X /s/ Henry Richard Grosskopf, Jr.
 Henry Richard Grosskopf, Jr.

X /s/ Angela Marie Grosskopf
 Angela Marie Grosskopf

Date: 10/30/2019

Date: 10/30/2019

X /s/ Adam Emil Suchy

 Signature of Attorney for Debtor

Date: 10/30/2019

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor 1 Henry Richard Grosskopf Case Number (if known) _____
 First Name Middle Name Last Name

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	\$ 0.00
b. Modified secured claims (Part 3, Section 3.2 total)	\$ 0.00
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	\$ 24,460.05
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	\$ 0.00
e. Fees and priority claims (Part 4 total)	\$ 5,333.80
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	\$ 2,266.18
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	\$ 0.00
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	\$ 0.00
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	\$ 0.00
j. Nonstandard payments (Part 8, total)	\$ 0.00
Total of lines a through j	\$ 32,060.03

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Henry Richard Grosskopf, Jr.
 Angela Marie Grosskopf
 Debtors

Case No. 19-31090-JSB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: pseamann
 Form ID: pdf001

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 Total Noticed: 25

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.
 db/jdb

+Henry Richard Grosskopf, Jr., Angela Marie Grosskopf, 17W106 Elm Ct,
 Willowbrook, IL 60527-7095
 28346398 +Clin Path Pathology, PO Box 42210, Phoenix, AZ 85080-2210
 28346389 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
 28346388 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
 28346394 Geico Insurance, Attn: Bankruptcy Department, 1 Geico Plaza, Washington, DC 20046
 28346373 Kohls/Capone, Attn: Bankruptcy Dept., N56 Ridgewood Dr, Menomonee Falls, WI 53051
 28346390 +RSI Enterprises-Rsimd, Attn: Bankruptcy Dept., 5440 W Northern Ave,
 Glendale, AZ 85301-1406
 28346397 Receivable Management Services, Bankruptcy Dept., PO Box 280431,
 East Hartford, CT 06128-0431
 28346396 +Republic Services #551, 808 S. Joliet St., Joliet, IL 60436-2716
 28346376 +Southwest GAS Corporation, C/O BYL Collection Service, 301 Lacey St Fl 2,
 West Chester, PA 19382-3727
 28346378 +Speedy CASH 48, C/O AD Astra Recovery SERV, 7330 W 33rd St N Ste 118,
 Wichita, KS 67205-9370
 28346387 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000
 28346379 Verizon, C/O Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
 28346400 +Weight Loss Institute of AZ, 1855 E. Southern Ave., Tempe, AZ 85282-5894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28346374 +E-mail/Text: bankruptcydepartment@tsico.com Nov 02 2019 02:48:32 Arizona Public Service,
 C/O TRANSWORLD SYSTEM INC/, 500 Virginia Dr, Fort Washington, PA 19034-2733
 28346393 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 02:51:08
 Capital ONE BANK USA N, Attn: Bankruptcy Dept., 15000 Capital One Dr, Richmond, VA 23238
 28346395 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 02 2019 02:48:40 CCS,
 Bankruptcy Dept., PO Box 9126, Boston, MA 02114-0041
 28346377 +E-mail/Text: CCICollectionsGlobalForms@cox.com Nov 02 2019 02:48:12 COX Communications,
 C/O RGS Financial, 1700 Jay Ell Dr Ste 200, Richardson, TX 75081-6788
 28346382 +E-mail/PDF: pa_dc_ed@navient.com Nov 02 2019 02:51:17 DEPT OF ED/Navient,
 Attn: Bankruptcy Dept., PO Box 9635, Wilkes Barre, PA 18773-9635
 28346381 +E-mail/Text: mrdiscen@discover.com Nov 02 2019 02:45:06 Discover FIN SVCS LLC,
 Attn: Bankruptcy Dept., PO Box 15316, Wilmington, DE 19850-5316
 28346386 E-mail/Text: bankruptcy@glslc.com Nov 02 2019 02:44:24 Global Lending Service,
 Attn: Bankruptcy Dept., 1200 Brookfield Blvd Ste, Greenville, SC 29607
 28346380 +E-mail/Text: bkcnick@nicfn.com Nov 02 2019 02:46:08 Nicholas Financial INC,
 Attn: Bankruptcy Dept., 2454 McMullen Booth Bldg, Clearwater, FL 33759-1343
 28346375 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 02 2019 02:48:40 Progressive,
 C/O Credit Collection SERV, 725 Canton St, Norwood, MA 02062-2679
 28346391 +E-mail/Text: bknotice@ercbpo.com Nov 02 2019 02:47:04 Sprint, C/O Enhanced Recovery CO L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 28346401 +E-mail/Text: bankruptcynotifications@azdor.gov Nov 02 2019 02:45:06
 State of Arizona Dept of Revenue, 1600 W. Monroe, Phoenix, AZ 85007-2650

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28346384* +DEPT OF ED/Navient, Attn: Bankruptcy Dept., PO Box 9635, Wilkes Barre, PA 18773-9635
 28346385* +DEPT OF ED/Navient, Attn: Bankruptcy Dept., PO Box 9635, Wilkes Barre, PA 18773-9635
 28346383* +DEPT OF ED/Navient, Attn: Bankruptcy Dept., PO Box 9635, Wilkes Barre, PA 18773-9635
 28346392* +Discover FIN SVCS LLC, Attn: Bankruptcy Dept., PO Box 15316, Wilmington, DE 19850-5316
 28346399 ##+Honor Health, 5111 N. Scottsdale Rd., Suite 275, Scottsdale, AZ 85250-7091

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: pseamann
Form ID: pdf001

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Total Noticed: 25

Date Rcvd: Nov 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

Adam Suchy on behalf of Debtor 1 Henry Richard Grosskopf, Jr. ndil@geracilaw.com
Adam Suchy on behalf of Debtor 2 Angela Marie Grosskopf ndil@geracilaw.com
Glenn B Stearns stearns_g@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4